## ABSTRACT

A method of quality control for loan processing employing a quality assurance shopper. The shopper is flagged in the loan processing system so that the shopper advances through the loan application and decision process without adversely affecting the individual's credit history or real property. A credit bureau is fabricated for the quality assurance shopper in the loan processing system based on a pre-determined test scenario and an existing customer's credit information. To facilitate the loan decision process, the shopper's real estate information is requested from a service company. The service company cooperates with the lender by processing quality assurance shopper flagged orders separately from other received orders. Elements of the quality assurance shopper's information are used to look up recently filled real estate information requests. Fabricated property information for the quality assurance shopper is returned to the lender. The loan is funded and the shopper evaluates the lender's business practices, customer service, and regulatory compliance.